

Certificate Number: 05781-PAE-DE-039520966

Bankruptcy Case Number: 18-13463



05781-PAE-DE-039520966

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 4, 2025, at 6:49 o'clock PM PDT, Michael Simmons completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 4, 2025 By: /s/Allison M Geving

Name: Allison M Geving

Title: President